



BUSINESS PROPOSAL

STEPHEN AND GERALD HOLDINGS LTD.

It is important to note that this is a confidential document, hence no part of this document is expected to be shared with a third party without the appropriate approval from the company executives.



Executive Summary

Stephen and Gerald Holdings Ltd., is a rural planning and development enterprise which is inspired by the United Nations (U.N) Sustainable Development Goals (S.D.G 3,4,6,7,8,9,11) to proffer solutions to the challenges of rural development in Africa, Nigeria precisely.

We are fully registered with the Cooperate Affairs Commission (CAC), Nigeria. The enterprise is a startup which is directed by Ibekwe Ikechukwu Peter, who is a rural development strategist and enthusiast. He leads a team of rural development specialists in ensuring a result-oriented day-to-day activities of the company.

Our mission is to support rural dwellers and promote quality and all inclusive society. We are one of the few enterprises focused on inclusive rural development, sustainability of such developments, therefore setting us apart from our competitors.

Our services would be centered on financial inclusion, energy and healthy water supply, supervision and provision/distribution of health care materials, provision and distribution of quality academic materials, sustainable cities and communities through real estate development and management, and production/processing of agro products. Our services are to be carried out by specialists who not only love their jobs but are also committed to community development services.

Stephen and Gerald Holdings Ltd. would be a go-to in rural development and its sustainability. We are building a strong and loyal customer base. With every successful business transactions, we will also freely give back into community development services to make sure that people who cannot afford our services are not left behind in our pursuit of a developed prosperity-driven society.

Executive Summary



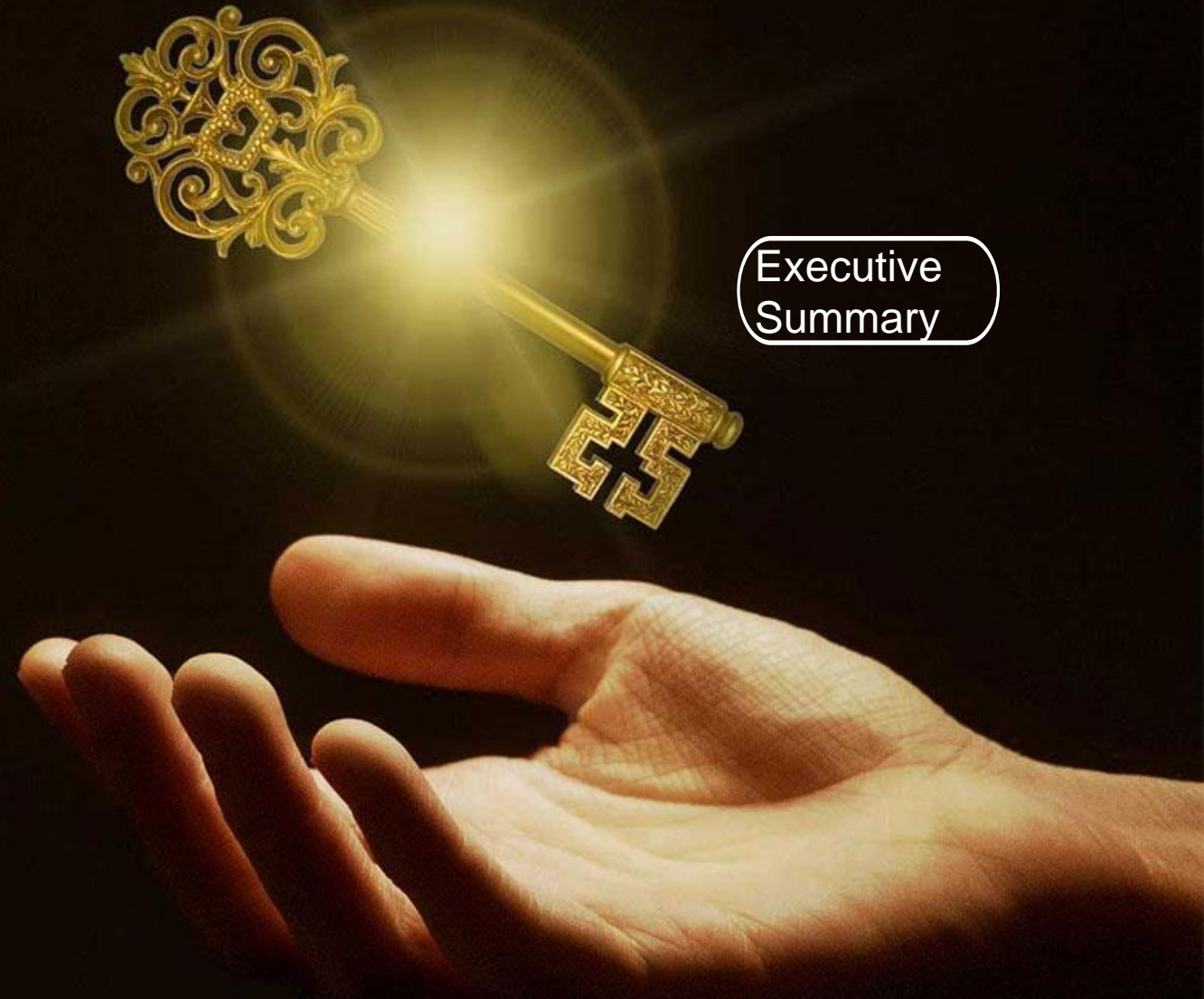
Stephen and Gerald Holdings Ltd.

Rural development enthusiasts who seek for strategies, guides and materials for rural development or discerning rural lovers seeking for where to live and build their businesses are our target market. They are environmentally conscious, health conscious, education and social conscious individuals who value development, community building and its sustainability. Our marketing strategies and energies are channeled towards digital marketing, awareness programs, governmental partnerships and traditional marketing system.

We are open to investors whose interests would also promote our business and customer base. In 2024, based on the size of our market and our defined service areas, we estimate to generate approximately \$9 million in revenue the first year. We'd expect a growth rate of 10% a year after the first launch. Salaries, levies, startup equipment, registration and business operations would take approximately \$2 million in the first year of launch. The revenue and cost of operation projections do not include that of the fintech part of our company.

We would need a startup capital of approximately \$60 million (fintech inclusive) in the first year of launch. We also plan to increase our market visibility and continue to develop better rural communities.

Our unique approach to rural planning and development, together with our specialists puts us ahead and positions us for success.



Executive
Summary

Stephen and Gerald Holdings Ltd.



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Company Overview



Company Overview

Mission Statement

The mission of Stephen and Gerald Holdings Ltd. is to provide a reliable marketplace for rural planning and development with the right tools for accomplishing that while adding value to the rural areas and their inhabitants.

01

Objectives

- Enhance rural development
- Successful market entry
- Expand and diversify
- Drive profit
- Develop a strong customer base

02

Company Ownership

Stephen and Gerald Holdings Ltd. is a private company limited by shares. The activities of the company is directed by Mr. Ibekwe Ikechukwu.

03

Company Location

Stephen and Gerald Holdings Ltd. is located in Anambra state, Nigeria with the ability to serve clients throughout the globe; clients who wish to invest in rural areas.

04

Startup Summary

Expenditure	Quantity	Unit Cost Price (\$)	Total Cost Price (\$)
Land Acquisition	300 hectares	101,250	30,375,000
Land Development and registrations	300 hectares		10,187,500
Agro Machines and Processors			75,860
Crop production and processing and labor			10,500
Payroll	12 months	36,000	432,000
Registration of business (Fin-tech, Real Estate and agro)			444,800
Rent (office)	12 months	1,600	19,200
Office equipment, furniture and stationery			65,870
Computers	6	3,000	18,000
Permits and licenses			8,000
Web & App development (maintenance and salary)	12 Months	4,550	54,600
Internet			5000
Buying and branding of Company Cars for mobility	2	13,350	26,700
Government Levies (fintech, real estate and food agencies)			13,350
Marketing and publicity	12 months	1500	18,000
Total			41,754,380

Startup Investments

Investments	-
Owners	\$500,000
Investor	-
Total Planned Investment	\$500,000

Startup Assets

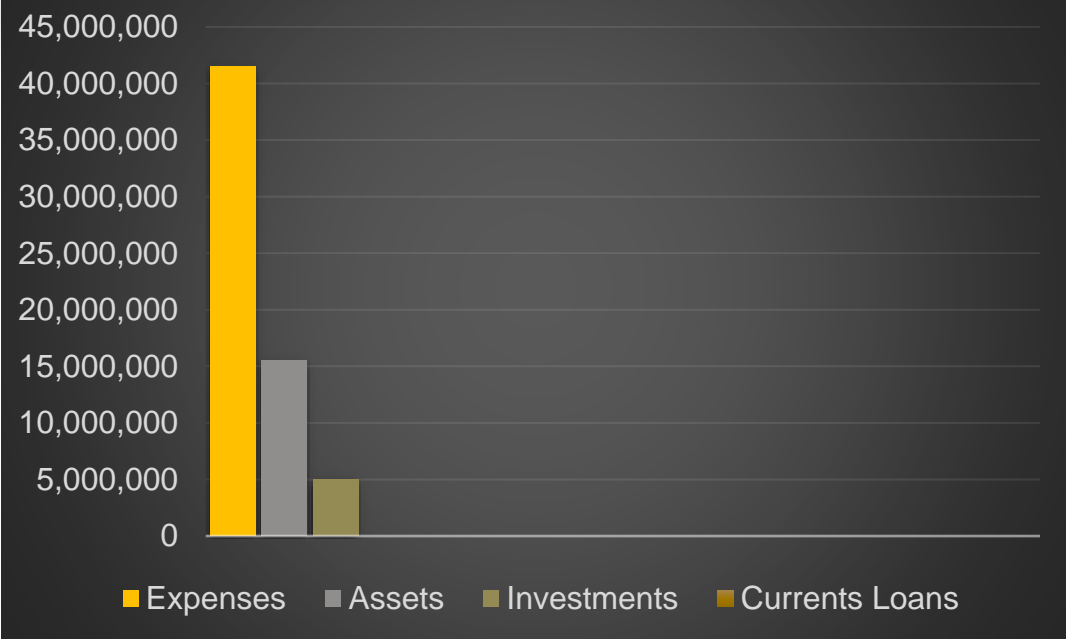
Working capital	\$7,500,000
Inventory	\$2,500,000
Materials	0
Miceallenous	\$500,000
Total Assets	\$10,500,000

Total Requirements

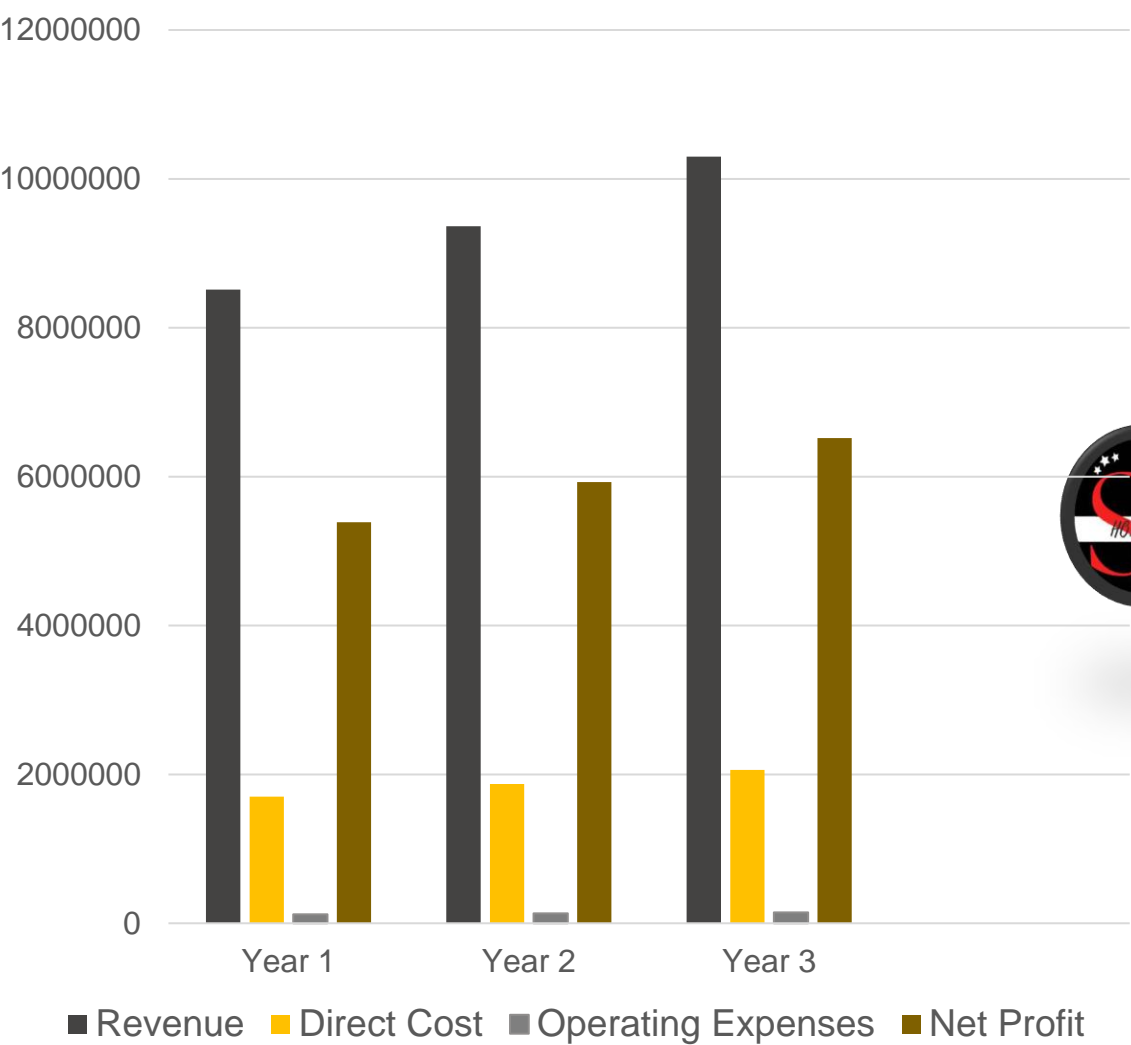
Total Startup Expenses	\$41,754,380
Total Startup Assets	\$10,500,000
Total Requirements	\$57,154,380



Startup Figure



Financial Highlights



Key Action Check

Action	Status
Business name	Completed
Business Logo	Completed
Business registration	Completed
Certifications	Incomplete
Business plan	Completed
Start capital	Incomplete
Website development and hosting	Processing
App development	Processing
Legal documents	Processing
Office location	Completed
Office furniture and equipment	Incomplete
Team building and employment	Progressing
Social media presence	Progressing



Market Analysis

Market Analysis



After a careful analysis of the market and research on the demand for experts in rural planning and development, we are convinced that this is the best time to permeate the market because according to our research, the luxury of living in a quality and affordable urban environment is increasingly difficult and attentions are now being moved into rural areas.

We are determined that there is enough demand for our services within this industry because although the industry is not a new one, there are few companies who offer our kind services with the commitment and excellence we put in the work.

The target market of the company is for people of all ages and class who are interested in rural development schemes.

Target Market:

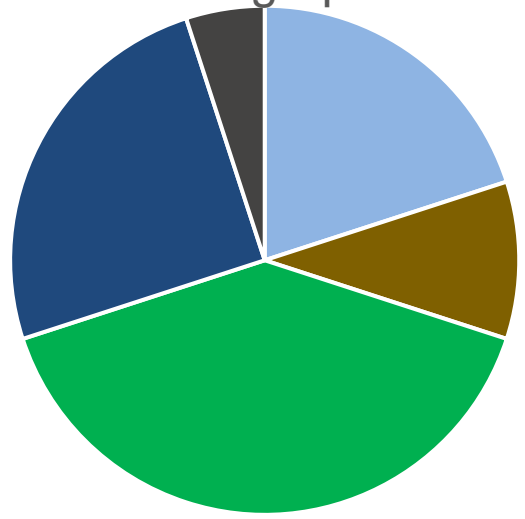
Stephen and Gerald Holdings Ltd. target market is the all-inclusive, social, medical, and environmentally conscious customers who are looking for a friendly environment to live, work or invest in. We are professional and rural development experts.

Our target market is:

- Concerned about the impacts of technology and financial inclusion in rural development.
- Committed to sustainable activities in rural planning and development.
- Interested in giving fair opportunities to everyone in the society, prisoners inclusive.
- Committed to employment opportunities, fair wages and quality working conditions.

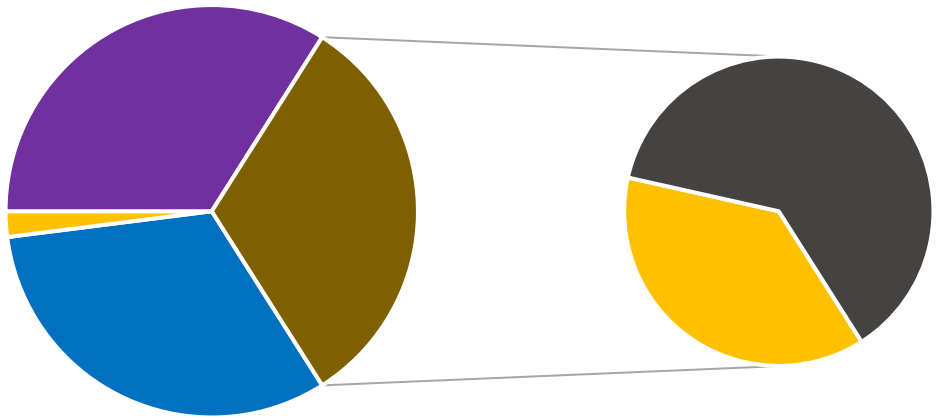
Customer Behavior

Demographic



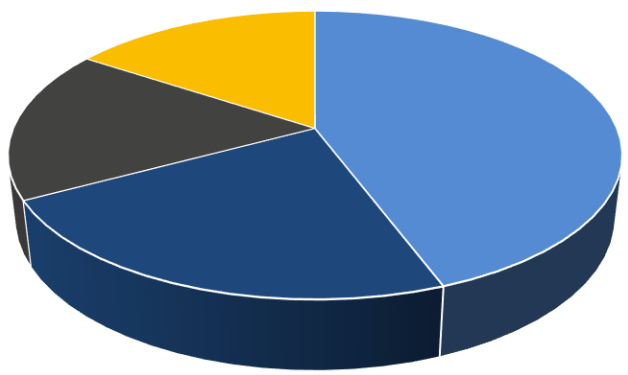
- Gender
- Age
- Income
- Exposure
- Marital Status

Psychographic



- Social Status
- Interests
- Beliefs
- Values
- Lifestyle preferences

Geographic



- State
- City
- Region
- Neighborhood

Market Size and Growth



85%

Of our market research has proven that many people cannot afford the luxury of living in a metropolitan and that quality and affordable housing is also a challenge to individuals in the urban areas.

Hence the market for rural planning and development is growing, driven by increasing customer awareness about the environmental friendliness of rural areas. The global market for rural planning and development is expected to reach \$30 billion by 2024 with a compound annual growth of 10%.

SWOT Analysis

Strengths:

- Commitment to sustainability.
- Strong partnership base with experts of various industries and customers.
- Unique and a growing industry.
- Knowledgeable and experienced team.

Threats:

- Inconsistent government principles/
- Third-party uncertainty and unfaithfulness.
- Civil unrest.



Weakness:

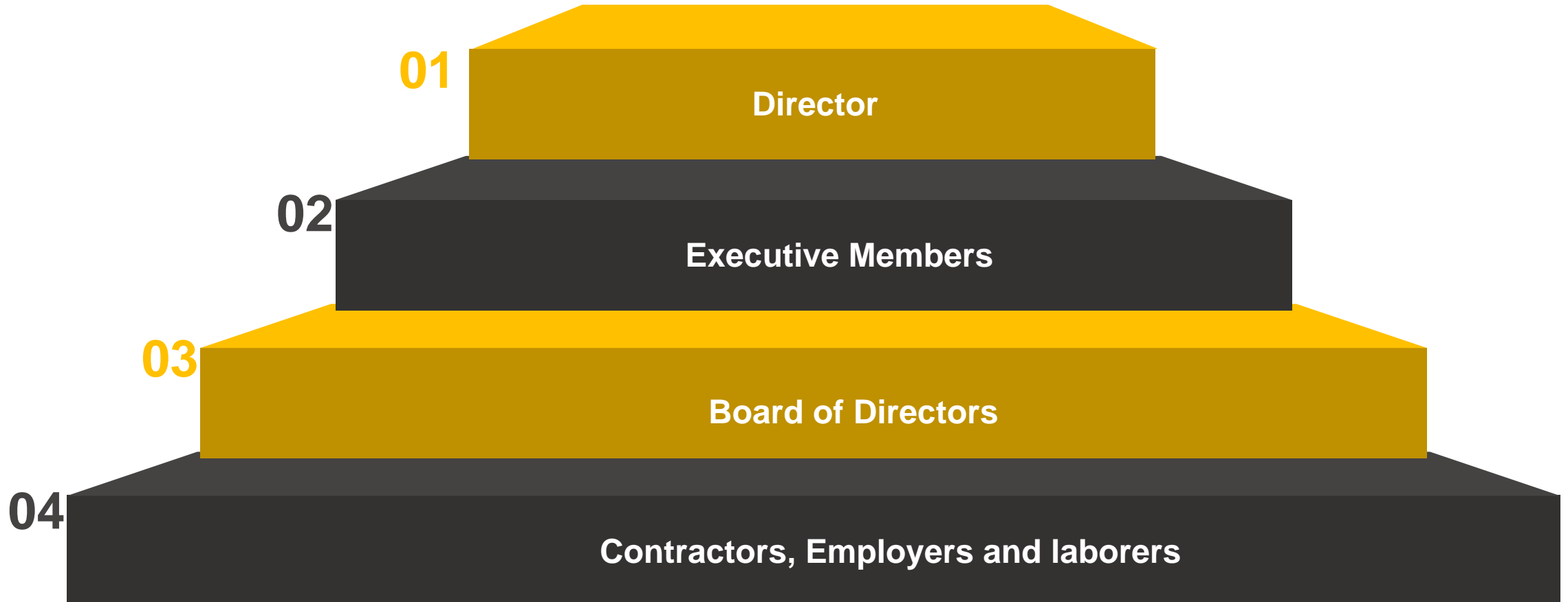
- Too many unfaithful businesses which has increased doubt in the hearts of the public.
- Limited resources for proper marketing and awareness creation.
- Insufficient operation fund.

Opportunities:

- Growing market for rural development.
- Increasing customer awareness about rural planning and sustainability.
- Potential partnership with other existing and sustainable businesses.
- Opportunities to expand our services and enter new markets/

Management and Organizational Structure

Our management team is comprised of people with many years of experience in the long term rural planning and development. Our philosophy is a laser-like focus on community development and customer needs. We have two key members of the executives with our business partners who answer directly to our director. Other offices are still vacant and are still being developed.



Team Members Profile and Share Distribution



Ibekwe Ikechukwu
Director



Siddiqullah Mojaddedi
International partner

Team Member		Position	Amount of Share Held	Profile
Ibekwe Gerald	Ikechukwu	Director	9.09%	Cooperate business Strategist. Branding Expert. Real Estate Entrepreneur
Onyeche Magnus	Godwin	Chief Officer Operations	9.09%	Water Drilling Expert. Human Resources Management Expert.
Stephen Ibekwe		Secretary	9.09%	Information technologist.
Ararat 36 and Global Relevant Services		Executive Member	9.09%	Business partner
Godwin Magnus Ltd.		Executive Member	9.09%	Business Partner

Operations Plan

In our pursuit to building a new and upgraded standard of living in Africa, the day to day running of our business would focus on providing the best customer service as well as sustainable development in rural areas.

We understand that the purpose of rural planning and development is to allow those in rural communities have a safe, quality and affordable life, and we remain focused on using our many resources to provide a variety of developmental choices to our regular and new clients.

To this end, the big part our operations plan is to continue to attract the best in local and international stages. We have found financial inclusion, quality housing, quality education and quality medical care are the strong pillars of rural development, so we intend to use experts in these areas as the drawing power for local and international partnerships and transactions.

We have, for instance, established a number of mutually beneficial relationships with local and international experts, and these experts will provide us with some quality rural planning and development guide and counselling.

We feel that these relationships are mutually beneficial, providing new opportunities for rural areas while at the same time providing our partners and customers with the finest investment opportunities and prices they can afford.

Special investment packages are another big part of our operations plan, and we continue to use these promotional techniques to bring new clients through our door.

We hope to enjoy great success in using this strategy, and we intend to fully exploit this strategy in the future.

Products and Services

Stephen and Gerald Holdings Ltd. service line of sustainably sourced rural planning and development includes:

Financial Inclusion:

A financial system that can easily be accessed by people of different class, financial literacy, educational background and age. Ensuring that one is left out in the fin-tech industry.

Consultancy Services:

Serving as a guide and helping our clients develop strategies for rural planning and development.



Real Estate Development:

A system of land acquisition and its development. Provision of mortgages to our workers and members of the public who are interested in acquisition of such kind.

Production and Processing of Agricultural products:

This service will not only bring profit to the company but would also provide employment opportunities to members of the community, people in correction centers inclusive.

Energy & Healthy water:

Supply and distribution of energy and a healthy water system.

Why Choose Us?

Pricing System

Our services are competitively priced while paying everyone in our service chain fair wages. Our pricing systems are not also fixed because of various factors which has unique influence our service charges, some of them are:

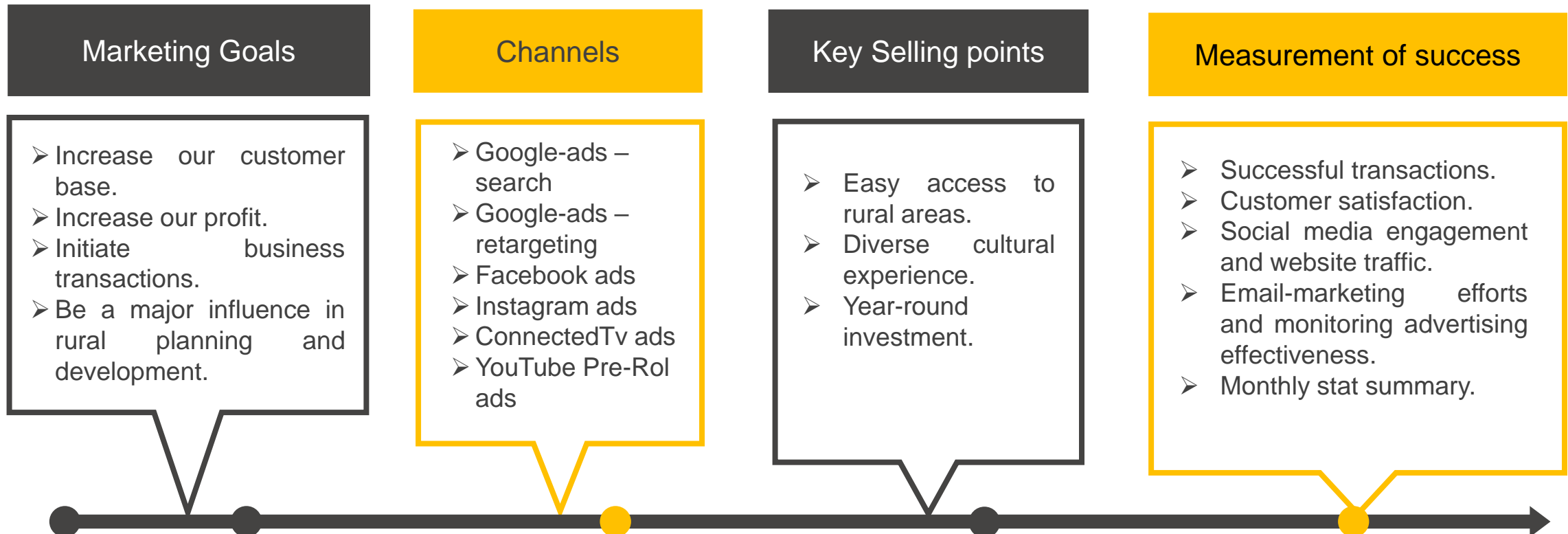
- Location and structure of rural areas.
- Constant fluctuations in cost of labor.
- Certifications
- Unique requirement for each service.



- All services will be carried out by specialists and field experts.
- Our business is focused on customer satisfaction and retention through outstanding support and , advice and services after even after every transaction.
- Our partnership with governmental and non-governmental bodies validates our certifications.
- Our banking platforms will be user friendly and not require deep understanding of financial terms.
- Our agro products are carefully produced and processed to ensure healthy living after consumption.
- Our team of legal experts will be there to guide you.
- Our services are relative affordable in comparison to other companies.
- Our dedication to the success of our customers makes us a true partner in your business.

Marketing Plan

As we continue to increase awareness of Stephen and Gerald Holdings Ltd. as a top rural planning and development, we will focus our marketing strategies to reach our target audience at every point to attain sustained brand awareness. This will be achieved by various tactical approaches including paid advertisement, public relations, marketing partnerships, email marketing, content marketing and social media. In addition to the paid campaigns mentioned below, we will also support organic search efforts.

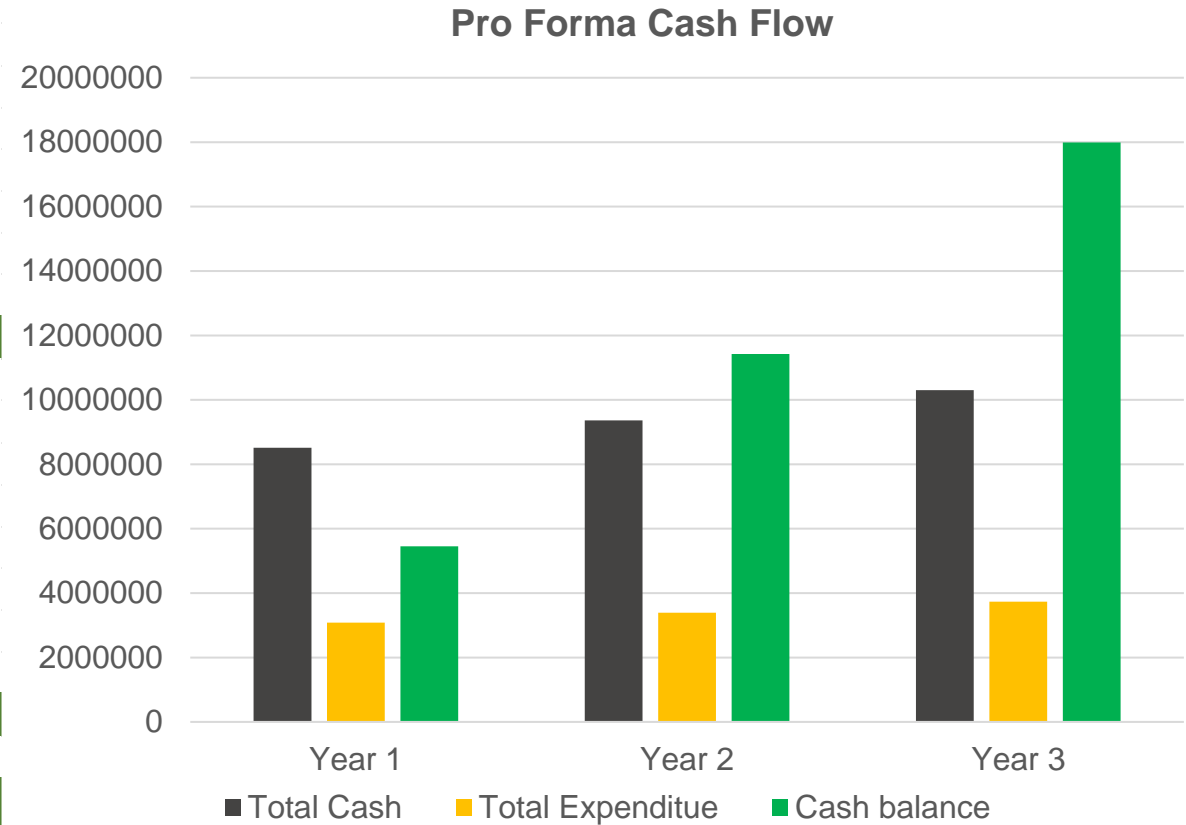


An illustration on the left side of the slide shows a black silhouette of a person's arm and hand. The hand is pointing its index finger towards a dark grey line graph. The graph starts at the bottom left, goes up, then down, then up again, ending in an arrowhead pointing towards the top right. The background is white.

Financial Analysis

Kindly note that the projections of this financial analysis are done looking at the worst scenario of transaction, hence a proof of the lucrativeness of the business irrespective of the economic condition of the moment and also an insight of what is to be expected in a market boom.

	PROJECTED CASH FLOW (\$)		
	Year 1	Year 2	Year 3
Cash received			
Revenue	8512300	9363530	10299883
New Current Borrowing	0	0	0
Long Term Liability	0	0	0
Sales of other Assets	0	0	0
New Investments Received	0	0	0
Total Cash Received	8512300	9363530	10299883
	Expenditures		
Operating&Direct Costs	3085240	3393764	3733140.4
Current borrowing repay	0	0	0
L-T Liabilities Principal Repay	0	0	0
Purchase other Assets		0	0
Purchase Long Term assets		0	0
Dividends		0	0
Total Expenditure	3085240	3393764	3733140.4
Net Cash Flow	5427060	5969766	6566742.6
Cash Balance	5452060	11421826	17988569



Profit And Loss Flow

Year 1



- Total Cost of Revenue
- Total Operating Expenses
- Net Profit

Year 2



- Total Cost of Revenue
- Total Operating Expenses
- Net Profit

Year 3



- Total Cost of Revenue
- Total Operating Expenses
- Net Profit

	Sources of Revenue and Projected Number of Transactions												Total
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
Sales of lands	2	1	2	4	3	5	2	6	1	4	3	5	38
Developed properties	1	0	1	3	2	1	2	0	0	2	2	3	17
Renting of lands	3	1	6	6	6	6	4	4	2	3	0	1	42
Energy supply	5	3	9	9	8	5	6	2	4	6	1	9	67
Water upply	5	2	0	6	5	2	2	2	4	4	12	13	57
Academic materials	10	7	12	12	12	10	9	6	6	0	5	0	89
Health materials	10	12	10	10	12	11	11	3	4	5	23	12	123
Agro products	15	13	3	6	3	17	6	4	5	6	4	9	91
Consultancy	4	6	4	6	2	3	3	2	5	6	4	6	51
Certifications	3	5	1	3	0	4	1	5	4	3	1	7	37
Total:	58	50	48	65	53	64	46	34	35	39	55	65	612
				REVENUE (\$)									
	30000	15000	40000	85000	60000	90000	30000	85000	20000	80000	65000	100000	700000
	80000	0	75500	100000	95000	65000	95500	0	0	90000	94000	105000	800000
	25000	7500	55000	60000	50000	65000	30000	30000	15000	28000	0	8000	373500
	40000	24000	70000	70000	60000	40000	50000	30000	40000	55000	18000	78000	575000
	30000	12000	0	40000	30000	12000	12000	12000	240000	250000	850000	900000	2388000
	35000	24000	50000	50000	50000	38000	35000	9000	10000	0	15000	0	316000
	100000	120000	100000	100000	120000	115000	115000	300000	400000	500000	250000	125000	2345000
	95000	80000	10000	90000	150000	100000	90000	25000	30000	95000	67000	98000	930000
	4000	6500	3500	6000	2000	3000	3000	2000	5000	7000	4500	6800	53300
	1500	3000	5000	1500	0	2800	5000	3000	2800	1800	600	4500	31500
Total:	440500	292000	409000	602500	617000	530800	465500	496000	762800	1106800	1364100	1425300	8512300
				DIRECT COST (\$)									
	6000	3000	8000	17000	12000	18000	6000	17000	4000	16000	13000	20000	140000
	16000	0	15100	20000	19000	13000	19100	0	0	18000	18800	21000	160000
	5000	1500	11000	12000	10000	13000	6000	6000	3000	5600	0	1600	74700
	8000	4800	14000	14000	12000	8000	10000	6000	8000	11000	3600	15600	115000
	6000	2400	0	8000	6000	2400	2400	2400	48000	50000	170000	180000	477600
	7000	4800	10000	10000	10000	7600	7000	1800	2000	0	3000	0	63200
	20000	24000	20000	20000	24000	23000	23000	60000	80000	100000	50000	25000	469000
	19000	16000	2000	18000	30000	20000	18000	5000	6000	19000	13400	19600	186000
	800	1300	700	1200	400	600	600	400	1000	1400	900	1360	10660
	300	600	1000	300	0	560	1000	600	560	360	120	900	6300
Total:	88100	58400	81800	120500	123400	106160	93100	99200	152560	221360	272820	285060	1702460

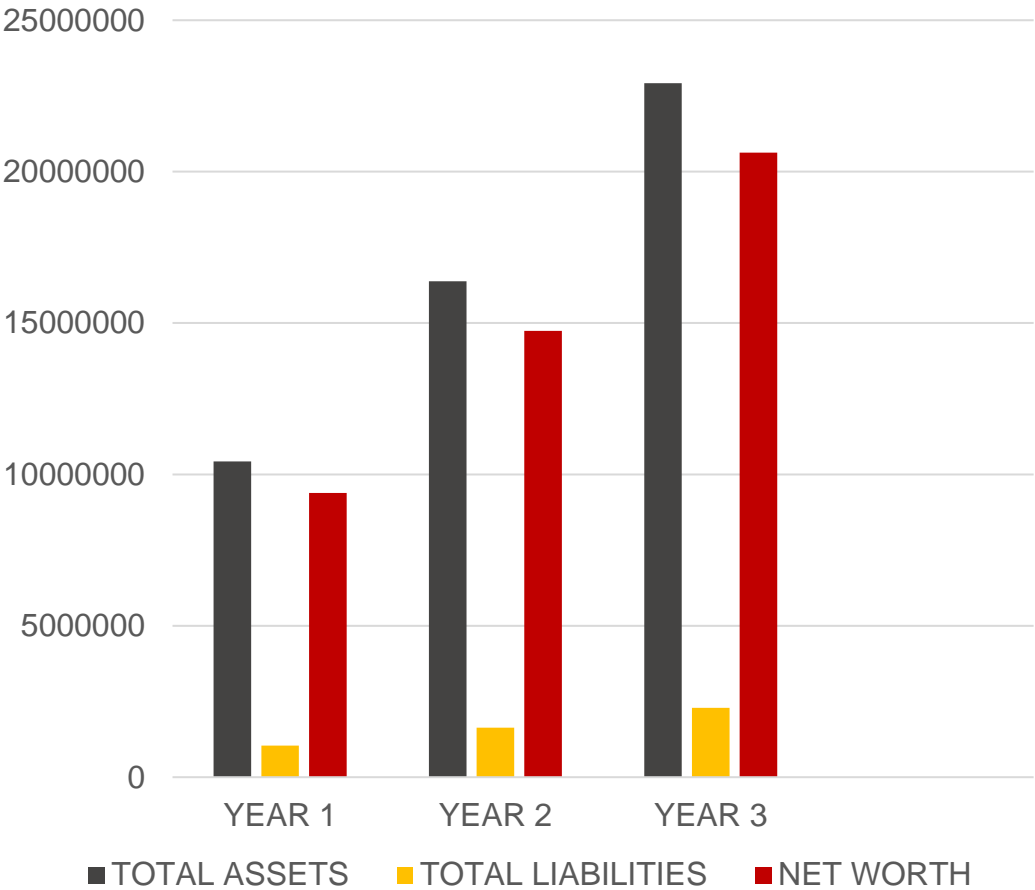
Profit And Loss Flow

				YEAR ONE INCOME STATEMENT (\$)											
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total		
Revenue	440500	292000	409000	602500	617000	530800	465500	496000	762800	1106800	1364100	1425300	8512300		
Subtotal of Revenue	88100	58400	81800	120500	123400	106160	93100	99200	152560	221360	272820	285060	1702460		
Credit Card Fees	0	16000	16000	17000	17500	17500	18000	12000	10000	12000	10500	12500	159000		
Total Cost of Revenue:	88100	74400	97800	137500	140900	123660	111100	111200	162560	233360	283320	297560	1861460		
Gross Margin Gross Margin/ Revenue															
	352400	217600	311200	465000	476100	407140	354400	384800	600240	873440	1080780	1127740	6650840		
	80	74.520548	76.08802	77.17842	77.1636953	76.7030897	76.1331901	77.580645	78.68904	78.9157933	79.2302617	79.1229917	931.325698		
				EXPENSES (\$)											
Business Insurance	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	36000		
Business Registration	30000	0	0	0	0	0	0	0	0	0	0	0	30000		
Certifications	2500	0	0	7500	0	0	7500	0	0	7500	0	0	25000		
Telephone/Internet	5000	5000	5500	5500	6000	6000	6000	6500	6500	7000	7000	7000	73000		
Fintech Charges	1200	2500	1000	1000	1500	1000	1100	1000	1200	1100	1000	1200	14800		
Vehicle cost & maintainance	6000	6000	6000	3000	3000	4500	4500	5000	6000	6500	6500	2500	59500		
Marketing/advertising	1000	1200	1000	1000	1200	1150	1150	3000	4000	5000	2500	1250	23450		
Website	3500	4000	6000	5000	10000	6000	5000	2500	3000	950	2500	980	49430		
App development/maintainanc	4000	6500	3500	6000	2000	3000	7000	2000	5000	7000	2500	6800	55300		
Professional services	20000	10000	30000	12000	50000	28000	30000	10000	58000	40000	23000	27000	338000		
facility Maintainance	0	0	5000	0	0	1600	3000	0	5500	0	0	8000	23100		
salaries/cost of labour	30000	30000	30000	30000	30000	30000	40000	40000	40000	40000	40000	40000	420000		
Repair and Maintainance	0	0	0	0	0	0	0	0	0	0	0	0	0		
Utilities	7000	8000	6000	9000	2600	8000	5000	7700	8600	2500	4800	7000	76200		
Total Operating Cost:	113200	76200	97000	83000	109300	92250	113250	80700	140800	120550	92800	104730	1223780		
Profit Before Taxes Interest on Loan taxes Incurred				PROFIT (\$)											
	239200	141400	214200	382000	366800	314890	241150	304100	459440	752890	987980	1023010	5427060		
	0	0	0	0	0	0	0	0	0	0	0	0	0		
	0	3000	3000	3000	3000	3000	3000	3500	3500	4500	4500	5000	39000		
Net Profit	239200	138400	211200	379000	363800	311890	238150	300600	455940	748390	983480	1018010	5388060		
Net Profit/Revenue	54.3019	47.39726	51.638142	62.90456	58.9627229	58.7584778	51.160043	60.604839	59.771893	67.6174557	72.0973536	71.4242616	716.6389422		

BALANCE SHEET

	YEAR 1	YEAR 2	YEAR 3	TOTAL
ASSETS				
CURRENT ASSETS				
CASH	5452060	11421826	17988569	
OTHER CURRENT ASSETS	2500000	2500000	2500000	
TOTAL CURRENT ASSETS	7952060	13921826	20488569	7952060
LONG TERM ASSETS				
LONG TERM ASSETS	2500000	2500000	2500000	
ACCUMULATED DEPRECIATION	23000	45000	68000	
TOTAL LONG TERM ASSETS	2477000	2455000	2432000	
TOTAL ASSETS	10429060	16376826	22920569	10429060
LIABILITIES AND CAPITAL				
CURRENT LIABILITIES				
CURRENT BORROWING	0	0	0	
OTHER CURRENT LIABILITIES	0	0	0	
SUBTOTAL CURRENT LIABILITIES	0	0	0	
LONG TERM LIABILITIES	1042902	1637682.6	2292056.9	
TOTAL LIABILITIES	1042902	1637682.6	2292056.9	1042902
PAID IN CAPITAL	500000	500000	500000	
RETRAINED EARNINGS	0	0	0	
EARNINGS	5427060	5969766	6566742.6	
TOTAL CAPITAL	5927060	6469766	7066742.6	
TOTAL LIABILITIES AND CAPITAL	5927060	6469766	7066742.6	5927060
NET WORTH	9386158	14739143.4	20628512.1	9386158

BALANCE SHEET GRAPH





THANK YOU !

Stephen and Gerald Holdings Ltd.